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Continuing Education Credit — May 2025

As a subscriber to Financial-Planning.com, you can earn up to 12 hours of CE credit from the CFP Board and the Investments & Wealth Institute.

Please read the articles and answer the questions below. To find the related article, click on the hyperlinked title of the story – both online-only articles as well as stories published in the magazine.

You must answer 8 of the 10 questions correctly to qualify for CE credit.

Financial Planning does not email a certificate of completion. Please take a screenshot of the results screen, and keep the confirmation for your records. Financial Planning reports results to the CFP Board weekly. The board may take an additional two weeks to post results.

If you need assistance, please contact our Customer Success Team

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1. A recent Supreme Court ruling held that Cornell University's retirement plans engaged in prohibited transactions by offering which service through a third party: *
Investment options
Platform access
Recordkeeping services
All of the above

Related Content: A wave of ERISA lawsuits could alter workplace retirement plans

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2. 2024 marked the third year in a row in which the 10 largest ERISA class action settlements added up to this amount or more: *
$200 million
$300 million
$400 million
$500 million

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3. Business owners considering an S corp classification should factor in varying state tax laws. For instance, this state charges a 1.5% rate on the net income generated by the S corporation: *

California
New York
Texas
Illinois

Related Content: The basics of S corporations — and the pitfalls for small businesses

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4. As of 2024, the cumulative 25-year yield for private equity leveraged buyout funds was nearly double that of this benchmark: *

Dow Jones Industrial Average
Growth equity/venture capital
MSCI World Index
S&P 500

Related Content: The lure of private equity investing comes with these risks

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5. A victim of financial fraud may now deduct the tax basis of their loss related to the following scams, with the exception of: *
“Pig butchering”
Phishing
Compromised accounts
Romance scams

Related Content: IRS rules to deduct fraud losses on taxes give victims some leeway

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6. Which emoji is open to misinterpretation when used in texts to clients or within teams: *

✔[a checkmark]
○ [a moon]
 [chart increasing]
All of the above

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7. Starting in 2026, the minimum annual deductible amount for a high deductible health savings plan for an individual will rise to: *

$1,750
$1,725
$1,700
$1,675

Related Content: HSA limits to get a modest bump

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8. With a three-year annualized return of 22.56%, this was the best-performing bond fund as of March 31: *

Simplify Interest Rate Hedge ETF (PFIX)
Strategy Shares Gold-Hedged Bond ETF (GOLY)
Folio Beyond Alt Inc and Int Rt Hdg ETF (RISR)
Franklin Emerging Market Debt Opps (FEMDX)

Related Content: 10 best and worst bond funds of the past 3 years

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9. Of the following best-performing bond funds, Stone Ridge Hi Yld Reinsurance Risk Prml (SHRIX) carried the heftiest expense ratio at: *

1.23%
1.76%
1.14%
1.02%

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10. Of the 10 bond funds with the biggest losses, this one amassed the largest fund size: *

Vanguard Extended Duration Trs ETF (EDV)
Pimco 25+ Year Zero Coupon US Trs EFT (ZROZ)
Pimco Extended Duration Instl (PEDIX)
Pimco Long-Term Real Return Instl (PRAIX)

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